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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In re:

Louisa F. Correa,

Debtor.

Chapter 11

Case No. 19-31542 VFP

Judge: Vincent F. Papalia

**CERTIFICATION OF LOUISA F. CORREA IN OPPOSITION TO MOTION
FOR RELIEF OF STAY SOUGHT BY BAYVIEW LOAN SERVICING, LLC.**

I, Louisa F. Correa, do hereby certify the following:

1. I am the debtor in the captioned matter and make this certification from personal knowledge.
2. I make this certification in opposition to the motion filed by Bayview Loan Servicing, LLC seeking relief of stay so that it may prosecute a foreclosure action.
3. The certification of post-petition payments relied upon by the movant fails to account for all payments made. I did make a payment in February 2020 which is unaccounted for.
4. While acknowledging that all post -petition payments have not been made, I request a hearing and consideration of the circumstances which resulted in the delinquency.

5. The District of New Jersey was among those areas with a significant number of identified and projected cases of COVID-19. On March 21, 2020 Gov. Phil Murphy ordered all non-essential retail businesses in New Jersey to close.

6. I am a dentist and own my own practice. Dentists were required to close to the public. My inability to make mortgage payments were a direct result of mandatory shut-down of my business.

7. I anticipate being able to re-open in May, at least on a partial basis. I expect that I will be able to make May's payment before the return date of this hearing and to cure the remaining delinquency over a six month period.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of these statements are willfully false, I am subject to punishment.

Dated: May 6, 2020

/s/ Louisa F. Correa
Louisa F. Correa